

**METHODS AND SYSTEMS FOR PROVIDING A FINANCIAL INSTRUMENT****Abstract of the Disclosure**

Providing, to a consumer having a first financial instrument, a second financial instrument may comprise receiving funds associated with the first financial instrument held with a first institution, the funds having been reduced by a penalty for closing the first financial instrument. Next, the funds may be increased by a first amount based on the reduced funds due to the penalty. Then the increased funds may be transferred the to the second financial instrument.